

Clean Copy of the Currently Pending Claims

1. A method of creating an online library on a first computer communicatively coupled to a network, the method comprising the steps of:
 - allocating storage area on the first computer, the storage area being configured to hold items;
 - accessing a second computer coupled to the network, the second computer having an item of interest, said item of interest being other than an executable application;
 - dragging and dropping the item of interest into the storage area;
 - assigning at least one of a plurality of security levels at any granularity to the item of interest;
 - issuing a secure access authorization key to access the item of interest, said key comprising conditional access authorization; and
 - accessing the item of interest based on conditions established by the secure access authorization key.

2. A method for automatically disbursing a first party's personal information to a second party, the method comprising:
 - step for inputting the first party's personal information, said first party's personal information comprising at least one of a plurality of information objects, said at least one of a plurality of information objects being other than an executable application;
 - step for associating with each information object at least one of a plurality of security clearance levels, thereby enabling access to individually selected portions of the user's personal information;
 - step for recording each information object and the associated security clearance level(s), said security clearance level(s) being at any granularity;
 - step for selecting a first portion of the first party's personal information objects that could be transmitted to a receiving party, said selection being made in accordance with criteria established by the first party or in response to a request from the receiving party;
 - step for inputting an authorization key to access the first party's personal

information;

step for determining a response message to be sent; and
step for outputting the response message.

3. A method of creating an online library on a first computer communicatively coupled to a network, the method comprising the steps of:

allocating storage area on the first computer, the storage area being configured to hold items;

accessing a second computer coupled to the network, the second computer having an item of interest, said item of interest being other than an executable application;

dragging and dropping the item of interest into the storage area; and

assigning at least one of a plurality of security levels at any granularity to the item of interest.